

10 AM

Cause ...  
Remedy ...  
Hard Times



DECEMBER THE 28TH, 1894.

The report of the meeting at Lorneville School House in the Municipality of Odinkah, and the Province of Manitoba, on the debate of the important position of creditor and debtor, and who should pay the costs of a distress sale, was as follows: It was well attended, although a very cold day, and it showed the question was of importance, and was made manifest by the energy and interest of every person present to debate and bring to light every point in the subject. And it must be well understood the motive of this debate is to show where the wrong or difficulty of one or more persons or company of persons have in doing business with each other, and if there was a wrong or difficulty that could be made clear and distinct to every one, that our present position was not what it should be, then we should try and find a remedy. There was a new system proposed and partly explained at this meeting. In this report it will be made more clear if possible. But, before we can proceed, the names of a few gentlemen present who took a part in the subject will be mentioned: Mr. Forsyth, M. P. P., for Beautiful Plains, Mr. Joseph Wyllie, Mr. Wm. Chinnon, Mr. Steuben Bear, Mr. Frank Crosby and O.C. J. Holmes.

The first question of complaint against our present position. There appeared to be a number of distress sales where goods and chattles of farmers had been sold at a sacrifice, and the debt in many cases was not all paid, although the law apparently paid itself first.

REPLY.

Is it not clear the law was getting the advantage of both creditor and debtor in many cases?

QUESTION.

It was made known that a majority of the seizures done by the law were under the direction of persons in Cities and Towns far away, and my debt contracted with our Merchants near home, who had not been informed about their claims were obliged to stand by and lose all.

REPLY.

Is it not plain that creditors from a distance had taken advantage of their power in the use of the law against the debtor, and by so doing they were also taking the advantage of creditors at home which would have a tendency to make creditor at home use the law the next and most opportune time against debtor?

QUESTION.

Why are we subject to the law different from a man who invested in a Joint Stock Company?

REPLY.

Because a Joint Stock Company have a book with assets and liabilities balanced in a manner so that the purchaser may see the position or standing of the company.

### QUESTION.

We have a marked evidence that a great quantity of our land is diverted into the hands of Town Companies every year, and the country in some districts is almost depopulated. It appears strange, those mighty men of ours should have the power to take all our land, our cattle, and every thing grown or otherwise on the land, when they have only invested them in their valuation, and we are informed that there shall be the south will only allow a company to take one half the stock and half the land from the settler on the other half.

### REPLY.

Is it not distinct that the law had given the land into the hand of creditors from a distance in the majority of cases, and by the consent of the urban settler, the property diverted back to the value of wild land, and is it not clear that the law had dealt between creditor and debtor in almost a criminal manner, and that we are not receiving justice equal to another nation?

### QUESTION.

There are complaints of inability to pay said grain notes through the loss of crop and other genetic back, by land, there has been a judgment of debtors taking the opposite, and now the Municipal Auditor is proceeding to sue and take more blood money in the manner of costs, which came first. Then man no alternative left to mortgage his farm, for there is nothing exempt from the value of note or credit.

### REPLY.

Is it not past positive beyond doubt, that the law was acting in an unjust and criminal manner toward debtors, when the robust arms of the law trouble was an affliction sent by God, and creditor and debtor should share the loss then and there. The law should not be the antagonist, being the creditor should benefit, and the debtor, who had invested actual value to a greater extent in the majority of instances, have nothing.

### QUESTION.

It is a well known fact, that under the new exemption act, a poor man losing one of his family, or a home, or car, he is not able to get a dollar's worth of any thing on credit, not even seed grain from the country.

### REPLY.

Is it not past beyond a doubt, that the law has come between man and man, to such an extent that man will, the rich shall live, causing a still more criminal aspect, which will have a tendency to cause the poor man to rob and plunder from us, when it is a well known fact that lumber be taken a wolf, or wood, or iron of any sort, to be held in every man's possession.

## QUESTION.

Illustrate the position in mathematical point of view. No 7, a farmer after harvest, but before the sale of produce, shortage of

Creditors 1, 2, 3, 4, 5, 6 crop from my cause

No 6 applies to the

law, and who never

known to be refined,

with a debt of \$50

against No 7, and we

must not forget board \$40 costs. Take this \$90 out of his already

short crop, what shape will No 7 be in? Now No 7 is obliged to

get round and jump on to No 9 with law, for a debt of \$50 and,

the law gets another \$40. No 7 is still \$240 out of pocket, and the

law is \$80 in pocket. Things are beginning to look bad, so No

6 demands his claim to be settled, and there is no alternative but

to sue the law against No 7, and No 7 against No 8. Now No

7 is \$280 out of pocket, Nos 8 and 9 are \$40 each and the law is

\$160 in pocket. Nos 1, 2, 3, 4 have got nothing, and by the law

having taken \$80 from No 7 it is causing a loss of \$20 each to

Nos 1, 2, 3 and 4. The loss the law is causing in selling stock that

is not fit for market can not be figured out, but one thing certain,

No 7 will be down to the bad now, and will have to mortgage him

farm to pay 1, 2, 3 and 4, and how long can No 7 pay interest

on a loan company with stock and implements more than half

gone?

## REPLY.

Is it not certain the law had the advantage and intends to  
 keep it to the finish, and No 7 being creditor to No 8 and 9  
 was the cause of their poor and troubles being sold when sacrifice,  
 also. Do we not clearly see that soon as the law did meddle  
 with the property of No 7 it caused all the creditors and debtors  
 to get mad and ugly toward each other; do we not know it was  
 an injustice when it is known that No 7 was an honest man or  
 he should not have had so many creditors. We well know a rogue,  
 or tricky person could not have more than one or two creditors in  
 any town where he was known. Can we not feel for No 7 in his  
 affliction when it is altogether likely he will have to go and  
 work out by the day for a very small pittance. Are we not alive  
 to the fact that expense of wear and tear of implements, tools,  
 shoes, clothing, or a physician in time of illness, 1\$ or 3\$ per  
 acre of land to be up the crop, are all things of expense to con-  
 duct that business, impossible to be done without, and no man  
 living could tell how much or how little expense may be required  
 to run the farm of No 7 for one year; do we not clearly see that  
 any honest farmer is liable to be in the position of No 7 and  
 subject to the mercy of the creditor and the law, and we have  
 failed to prove there has been very little consideration shown in

farmer, from one to the other, and the last and only month for the S. in the mountains his father to keep his family from starving went and took their horses for a little while, back with the horses.

#### 111. PART VIII.

Law is supposed by nature to be justice, and law is made by a council of judges, two juries, a subject to the law and no injury whatever he may be found that goes to any amount of the subject or person in the law. The knowledge of these substances passes to the subject in the law, if it be done so, showing him to be a good strong, hardy person, it is all he can do called by law, the man to do, and if it should be the reverse, that he was a bad weak person, who had done a wrong, then in a fault of law, it is called the innocent law, and both man and animal subjects given, fault to a certain degree, and then in a penalty attached to every degree. Then, gentlemen, does it not seem strange that we should be subject to a heavy penalty when we know in our minds there are no harm done with a moderate intent against our creditors, does it not seem strange our mortal enemies are never punished in the treatment, that we are death as mortals, a subject without feeling, which character is only found by the law in the lowest type of a criminal. Sirs we must understand that it is the law itself who is the demon that is punishing between man and man, do we not clearly understand that the law is in the position of a judge, and in its foolish attempt to be justice, it is only nothing else, be said that, and it has been such a signal failure, and added his country to another extent that to us the expression of an officer of the law, "the place is stinking with the goods and chattels of farmers because in extent they might give them back to the farmers if they did do it." Is this not the time to look much more fully into all those questions and debate them in every house? In it makes great importance to every man, woman and child to make an effort to right this mortal wrong, does not?

#### 114. PART IX.

Is it not truly when said that we are under the criminal law today, and have been for generation after generation? Is it not questionable of this injustice for a heavy penalty to be placed upon him himself, without a jury, and do we not need a remedy? Is it possible among all the clever men of this age, and from the beginning of time up to now, there has been no finding link out of the law, and a big one too! Is it not beyond a doubt that we are working at a great disadvantage with the law in our neighborhood. Look at this poor people it has suffered in the Province of Manitoba this last year; look at the farms what state they are in, look at the houses and buildings of all sorts what condition they are in. The life and soul of this nation and

French Church wants this race for them because the money comes, and it is  
impermissible for us to go with it. In fact they want this race which requires  
between each other big fine penalties. But we are entitled to them with  
most shareholders. A company consisting of French & Americans, but we are  
entitled to guarantees from among the shareholders, and having this  
material been to make them. And it is true that the shareholders  
in America, and where they are, to whom that will prevent it from happening. The  
shareholders, a majority, notwithstanding a majority, will necessarily allow the making  
a very small payment, slightly after this guarantee, and the same  
guarantees that he who will make the said notwithstanding, the shareholders  
will accept having to accept this thing. But the shareholders from  
each part have to be agreed all the large of debts in the stock, long,  
says, and the whole general in the short large. And this about debts  
and otherwise to make up for themselves of the condition. The large  
debt to be allowed is known, and now, these says, and the majority  
to be given, and the more and more the early they from time to  
date, and the shares will be long of time to other shareholders  
against his shares. But it ought to each a shorter time himself  
and returns over the period he will receive in exchange for all the  
but not a good and not at thirty days when you bring  
the interest to him before giving, there are fifty days of time until  
allowance and thirty of them present. But there is that, must  
be one hundred days. What change will the market value indicate to  
inflation spirits? What condition will this have about himself?  
Then the question is, where should be in this greater or say think  
more and his ultimate should come to him back until makes of all  
things, in this form in one in one hand? To whom will this much  
service contribution, which when the law in one hand is abiding  
in the position of a sufficient, will taking this right to say think  
more and his ultimate should come to me this. Is it such a case  
that he is more to be in this right to say, with regard to shareholders?  
Why should a creditor take the greater the law holds in law, and  
you are number other back in made it. In every system and will  
concentrate that a form which is representative to every agent that  
before concentrated within rights, is also representative to the spiritual  
power of one hand and another, but this might eliminate of those  
is simply representation of this spiritual power contained within this  
system of law, and may both conflicting with one will also run  
that with the other. When we make given enough to the people  
that it is which just law the law was to make that. And is not this  
conflicting with every thing in its suffering, the a great extent from  
the use of it? has we not justified in preparing a remedy for  
our bodies. Most certainly, such it is when a field penitence for no  
good purpose to take, and you find it in us, but being in this place  
with conditions and circumstances, it is only one thing for our God,  
and necessarily, most important, the practice which we have to the  
criticism of this practice.

## A MORAL LAW.

**To Amend the Law of Distress and Protect the Purchasing Power of Money on an Equal Basis With the Lending Power.**

### THE BOOK OF RECORDS

**Rule No. 1.** An office of record - A Recording Office shall be kept in every City, Town, Board, Municipality, and incorporated district according to law, in central and convenient places for the use of people.

**Rule No. 2.** It shall be lawful for one or more persons, or company of persons, as the case may be, and the law directs, to be bound for all their property, goods and chattels, under oath, and the agreement so taken shall be registered in the Recording Office according to law.

**Rule No. 3.** It shall be lawful for one or more persons, or company of persons, to appear at any time at the Recording Office, to make for, and receive a registered copy in duplicate, of their investment and liabilities, if any, free of cost.

**Rule No. 4.** It shall not be lawful for the manager or clerk of the Recording Office to show the investment or liabilities of one or more persons, or company of persons, other than their own.

**Rule No. 5.** It shall be lawful before one or more persons, or company of persons, or their agents may perform any contract of debt or debts, to know a registered copy in duplicate of their investment and liabilities to the one or more persons, or company of persons, or their agents, as the case may be, who occupies the position of creditor. It will then be the duty of the one or more persons, or company of persons, or their agents, as the case may be, who occupies the position of creditor, to examine that duplicate of investment and liabilities. If the position of creditor is still receivable in the transaction, and what ever agreement made between creditor and debtor shall be registered at once, and before any other contract may be made between one or more persons, or company of persons, or their agents, in the Recording Office under oath.

**Rule No. 6.** It shall be lawful for one or more persons, or company of persons, who are in the position of debtor or debtors, to pay all money that are to be applied on debts into the Recording Office, and receive a receipt for the same.

**Rule No. 7.** It shall be lawful for the Recording Office toward the one or more persons, or company of persons, who are in the position of creditor or creditors, to pay over all money due to them as directed by the debtor or debtors, and receive a receipt for the same.

**Rule No. 8.** - It shall be lawful for the Dominion Government and the various Provincial Governments and all the Municipal Corporations, to levy rates sufficient to pay their own costs, legal or otherwise, in recovering the principal and interest of any debt or contract, except where the law shall direct.

**Rule No. 9.** - It shall be lawful for one or more persons, or company of persons, or their agents, as the case may be, who have assumed the position of creditor or creditors, to pay their own costs, legal or otherwise, in recovering the principal and interest of any debt, or contract, except where this law shall direct.

**Rule No. 10.** - It shall be lawful when one or more persons, or company of persons, or their agents, who proceed to use the law to recover the principal and interest of any debt or contract, and where a written notice of protest appears to prove the claim or claims interfered with other claim or claims of one or more persons, or company of persons. It shall be the duty of the law toward all the creditors and all the debtors to send them a written notice in due time, that they are required to appear and prove their claim or claims. If it so happens there is proof given to satisfy the law that there was a loss of principal, or interest, or both, or any portion thereof, caused by an affliction from God by drought, frost, heat, wind, water, or lightning, then the law shall send on a valuator to the place in dispute and take a valuation in writing of every claim nearly as possible, give the average of loss to each claim in writing; then the person, or persons, or company of persons, who were proceeding with the law, shall only extract on their claim or claims less the per cent set by the law, and creditor or creditors and debtor or debtors shall pay toward the expenses to satisfy the law for the valuation done, and those expenses shall be paid in money in advance, or the law may ignore the protest or protests.

**Rule No. 11.** - It shall be lawful for one or more persons, or company of persons, who purchase Real Estate Property, to adopt the assessment as a basis of valuation, the amount of money paid will define the share to be staked out by legal survey according to law, and where the contend calls for more money at a given time, it will be dealt with according to law by the rule of No. 10 until the debt is paid and the remaining portion of property redeemed.

**Rule No. 12.** - It shall be lawful for one or more persons, or company of persons, or their agents, who loan money on Real Estate Property, to adopt the assessment valuation for a basis. The amount of money invested will define the share to be staked out by legal survey according to law. The refund of principal

and interest shall be dealt with according to law by the rule of No. 10 until the total amount of principal and interest is refunded, then the property shall be released.

RULE No. 13.—The Government will require to set a standard rate of interest, that no corporation or individual shall exceed. It will require to have an inspector to call once or twice a year to inspect all books and proceedings, with power to propose and advise to a limited extent how the books and office should be conducted, where it is necessary; also to see there is a safe or vault suitable to the requirements and books of every sort required, type-writing machines, telephone and telegraph wires and appliances to connect with other offices, private, public, and Recording Offices, in other Cities or Towns where it is needed and the funds will permit.

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#### REMARKS BY THE INVENTOR.

GENTLEMEN—

DEAR SIRS: I hope you will excuse my rude attempt to illustrate this new method of doing business. You will see that the law becomes the gigantic motor which conducts all the business. Resident and non-resident persons who own property in this province will pay to support it according to their assessment, and every business will be conducted on its own resources throughout. The law will have power to pacify all disputes, and give every satisfaction. The people will hold great respect toward such a law, for it will not irritate as at present. The poor laboring man who pays a very small tax will have the same privilege and safety on his honor as the most wealthy. It is my opinion that small transactions may be conducted by wire with perfect safety.

Yours very truly,

O'C. J. HOLMES,

Inventor.

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#### REMARKS FROM THE MEETING.

As true and loyal subjects of Her Majesty, Queen Victoria, and to Canada as our home. It is our duty to further the interest of, and amend if possible, our present position, and with permission of the inventor, O'C. J. Holmes, this new method of doing business will be circulated in our country and presented to our Government for further consideration.

Moved by WILL CHANNON.

Seconded by REUBEN REAR.

